

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

4 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-15753 CMG
ALLEN MIDDLETON, Judge: GRAVELLE

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: AUGUST 4, 2020
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR Initial Debtor: AM Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ _____ ** per _____ MONTH to the Chapter 13 Trustee, starting on
_____ APRIL OF 2019 for approximately _____ 84 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

** i. \$4,455 paid in to date through August of 2020 (Over Seventeen (17) Months)

ii. \$315 per month, starting in September of 2020, for a period of sixty-seven (67) months

Note: Automobile loan is fully paid, no further regular payments due

Part 2: Adequate Protection ☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,592 (Bal. Orig. Fee)
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
SPECIALIZED LOAN SERVICING, LLC	MORTGAGE ARREARS RE: 1305 N. OAKS BLVD., N. BRUNSWICK, NJ	\$15,318.78	N/A	\$15,318.78	CONTINUED PAYMENTS STARTING IN APRIL OF 2019 TO BE PAID BY THE DEBTOR DIRECTLY TO SPECIALIZED

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Internal Revenue Service	Real and Personal Property	\$60,982.67	\$122,750 as to Realty; \$4,113 as to Personalty	SLS iao \$136,614 Realty ; N/A Personalty	\$4,113 Personalty No Value Realty	N/A	\$4,113 Personalty; no value realty
NJ Div. of Taxation	Real Property	\$10,265.60	\$122,750 as to Realty	SLS iao \$136,614	No Value Realty No Value, No Recorded Lien	N/A	No Value Realty
Oaks Condo. Ass.	Real Property	\$Unknown	N/A	No Recorded Lien	No Value, No Recorded Lien	N/A	No Value

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
INTERNAL REVENUE SERVICE	Real Property re: 1305 N. Oaks Blvd., N. Brunswick, NJ	\$60,982.67	\$122,750	SLS iao \$136,614	NO VALUE AS TO REALTY	NO VALUE, ENTIRE LIEN IAO \$60,982.67, UNSECURED AS TO REALTY
NJ DIVISION OF TAXATION	SAME	\$10,265.60	\$122,750	SAME	NO VALUE	NO VALUE; JUDGMENT LIEN(S) IAO \$110,265.60 TO BE TREATED AS UNSECURED CLAIMS
OAKS AT N. BRUNSWICK CONDO	SAME	\$20,624.10	\$122,750	SAME	NO VALUE	ENTIRE AMOUNT DUE AS UNSECURED

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
INTERNAL REVENUE SERVICE	PERSONAL PROPERTY	\$60,982.67	\$4,113 AS TO PERSONAL PROPERTY	\$4,113	\$56,869.67

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees and Supp. Counsel Fees (Fully Paid before other claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: MAY 5, 2019.

Explain below **why** the plan is being modified:

TO PROVIDE FOR A REDUCTION IN PAYMENT AND EXTENSION OF THE PLAN TERM

Explain below **how** the plan is being modified:

THE PLAN TERM IS BEING EXTENDED TO 84 MONTHS PURSUANT TO THE CARES ACT. THE PAYMENT IS BEING REDUCED, TO A SET AMOUNT, FOR THE DURATION OF THE PLAN TERM. NO OTHER MATERIAL CHANGES TO THE PLAN.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: AUGUST 4, 2020

/S/ ALLEN MIDDLETON
Debtor

Date: _____

Joint Debtor

Date: AUGUST 4, 2020

/S/ HERBERT B. RAYMOND, ESQ.
Attorney for Debtor(s)

United States Bankruptcy Court
District of New JerseyIn re:
Allen Middleton
DebtorCase No. 19-15753-CMG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 51

Date Rcvd: Aug 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2020.

db +Allen Middleton, 1305 North Oaks Boulevard, North Brunswick, NJ 08902-2157
cr +Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo LLP,
1325 Franklin Avenue, Suite 230, 1325 Franklin Avenue, Suite 230,
Garden City, NY 11530-1631

cr +The Oaks at North Brunswick Condominium Associatio, c/o Giaimo and Associates, LLC,
97 East River Road, Rumson, NJ 07760-1625

518187893 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701

518133424 +Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
518133429 Cach LLC, PO Box 5980, Denver, CO 80127
518133434 +Condor Capital, Fein, Such, Kahn, and Shepard, 7 Century Drive, Suite 201,
Parsippany, NJ 07054-4673

518133433 +Condor Capital, 800 South Oyster Bay Rd., Hicksville, NY 11801-3519
518133435 +Condor Capital Corporation, 637 Wyckoff Avenue, Wyckoff, NJ 07481-1438
518133437 +Condor Capital Corporation, 165 Oser Avenue, Hauppauge, NY 11788-3710
518133436 Condor Capital Corporation, PO Box 9054, Hicksville, NY 11802
518133439 +Fein, Such, Kahn, and Shepard, 7 Century Drive, Ste. 201, Parsippany, NJ 07054-4673
518133440 +Giaimo and Associates, LLC, 97 E. River Rd., Rumson, NJ 07760-1625
518133449 +Oaks at North Brunswick Condo. Associati, C/o UBE, Inc., 1 Willow Pond Drive,
Howell, NJ 07731-3085

518135355 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518133450 +Pinnacle LLC/Resurgent, PO Box 10497, Greenville, SC 29603-0497
518133451 +Powers Kirn, LLC, 728 Marne Highway, Ste. 200, Moorestown, NJ 08057-3128
518133452 +Progressive Insurance, PO Box 7247-0311, Philadelphia, PA 19170-0001
518782864 +Rushmore Loan Management Services, LLC, P.O. Box 55044, Irvine, CA 92619-5044
518133457 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08646-0245)

518133453 +Santander Consumer Usa, PO Box 961245, Ft Worth, TX 76161-0244
518228649 Specialized Loan, Servicing, LLC, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129
518267611 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386

518683057 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

518270973 St Peter's University Hospital c/o CHRI, PO BOX 1289, PEORIA, IL 61654-1289
518133458 +State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
518133455 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,
Trenton, NJ 08646-0269

518133463 +Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156
518133467 +Wells Fargo Home Mortgage, 5024 Parkway Plaza Blvd., Charlotte, NC 28217-1962
518133468 +Wells Fargo Home Mortgage, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
518133466 Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 06 2020 00:29:40 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 06 2020 00:29:37 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

518133421 +E-mail/Text: EBNProcessing@afni.com Aug 06 2020 00:29:47 Afni, Inc., PO Box 3097,
Bloomington, IL 61702-3097

518133422 +E-mail/Text: ally@ebn.phinsolutions.com Aug 06 2020 00:28:31 Ally Financial,
200 Renaissance Center, Detroit, MI 48243-1300

518133423 +E-mail/Text: bankruptcy@acacceptance.com Aug 06 2020 00:29:37 American Credit Acceptance,
961 E Main St, Spartanburg, SC 29302-2185

518133425 +E-mail/Text: EBNIndianapolisIMC@receivemorermp.com Aug 06 2020 00:39:35
Berks Credit & Collection, 900 Corporate Drive, Reading, PA 19605-3340

518154550 E-mail/PDF: resurgentbknofications@resurgent.com Aug 06 2020 00:37:25 CACH, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518133431 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 06 2020 00:36:30 Capital One,
15000 Capital One Drive, Richmond, VA 23238

518133430 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 06 2020 00:36:42 Cach, LLC,
Resurgent Captial Services, P.O. Box 10587, Greenville, SC 29603-0587

518133432 E-mail/Text: documentfiling@lciinc.com Aug 06 2020 00:28:24 Comcast, PO Box 27505,
Newark, NJ 07101

518133438 +E-mail/Text: bankruptcy_notifications@ccsusa.com Aug 06 2020 00:39:27
Credit Control Service, 725 Canton Street, Norwood, MA 02062-2679

518148620 E-mail/Text: sbse.cio.bnc.mail@irs.gov Aug 06 2020 00:29:05 IRS, POB 7346,
Philadelphia, PA 19101-7346

518133446 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 06 2020 00:36:04 LVNV Funding,
Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 51

Date Rcvd: Aug 05, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518133447 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 06 2020 00:29:37 Midland Funding, LLC,
P.O. Box 2011, Warren, MI 48090-2011
518140961 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 06 2020 00:36:04
Pinnacle Credit Services LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
518198041 +E-mail/Text: JCAP_BNC_Notices@jcap.com Aug 06 2020 00:29:53 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518133454 +E-mail/Text: bankruptcy@sw-credit.com Aug 06 2020 00:29:41 Southwest Credit Systems,
4120 International Parkway, Carrollton, TX 75007-1958
518133459 +E-mail/PDF: gecsed@recoverycorp.com Aug 06 2020 00:36:17 Synch/Lord & Taylor,
PO Box 965015, Orlando, FL 32896-5015
518133461 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Aug 06 2020 00:28:17
Verizon, PO Box 4830, Trenton, NJ 08650-4830
518133462 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Aug 06 2020 00:28:17
Verizon Wireless, 2000 Corporate Drive, Orangeburg, NY 10962-2624

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518133441 Intercoastal Financial, LLC, 7954 Transit Road, #144, NY 14421
518133427* +Berks Credit & Collection, 900 Corporate Dr, Reading, PA 19605-3340
518133428* +Berks Credit & Collection, 900 Corporate Drive, Reading, PA 19605-3340
518133443* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Insolvency Operations, PO Box 21125,
Philadelphia, PA 19114)
518133445* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Insolvency Operations, PO Box 21125,
Philadelphia, PA 19114)
518133444* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 105572, Atlanta, GA 30348)
518133442* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Function,
PO Box 724, Springfield, NJ 07081)
518782865* +Rushmore Loan Management Services, LLC, P.O. Box 55044, Irvine, CA 92619-5044
518683056* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
518722353* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
518722354* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518133456* +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,
Trenton, NJ 08646-0269
518133464* +Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156
518133465* +Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156
518133448 ###Midwest Recovery Systems, 2747 W Clay St., Ste. A, Saint Charles, MO 63301-2557
518133460 ###Trident Asset Management, 53 Perimeter Center, E Ste. 4, Atlanta, GA 30346-2230

TOTALS: 1, * 13, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 51

Date Rcvd: Aug 05, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Specialized Loan Servicing, LLC
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Herbert B. Raymond on behalf of Debtor Allen Middleton herbertraymond@gmail.com,
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com
Jonathan C. Schwalb on behalf of Creditor Rushmore Loan Management Services, LLC as servicer
for U.S. Bank Trust National Association, as Trustee of Lodge Series IV Trust
bankruptcy@friedmanvartolo.com
Kaitlyn R. Campanile on behalf of Creditor The Oaks at North Brunswick Condominium
Association, Inc. kcampanile@krclawnj.com
Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing, LLC
rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers, III on behalf of Creditor Specialized Loan Servicing, LLC
ecf@powerskirn.com

TOTAL: 9